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Northern District of Illinois Eastern Division

m 1) (U4/1	Document Page 1 of 51	
	United States Bankruptcy Court	
	Office States Bankruptcy Source	Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):		Name o	of Joint Debtor (Spouse) (Last, Fi	rst, Middle)			
Jenkins, Jerry Renard						State): State): State): State: Sta		
All Other Names used by the Debtor in the last 8 years (include married and trade names):	l, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-4820			r digits of Soc. than one, state		-Taxpayer I.D. ((ITIN) No./Complete EIN		
Street Address of Debtor (No. & Street, City, and State):		Street /	Address of Join	t Debtor (No. & S	treet, City, and	State):		
4936 W. Kamerling Ave		_						
Chicago IL	60651	IJ][
County of Residence or of the Principal Place of Business:		County	of Residence	or of the Principal	Place of Busine	ess:		
соок								
Mailing Address of Debtor (if different from street address)		Mailing	Address of Join	nt Debtor (if differ	ent from street	address):		
,								
Location of Principal Assets of Business Debtor (if different from street a	address above):		_					
Type of Debtor (Form of Organization) (Check one box)		e of Busines eck one box.) Business	ss	Wi Chapter 7	•	nkruptcy Code Under n is Filed (Check one box)		
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form	Single Asset		al Estate as			Chapter 15 Petition for Recognition of a Foreign Main Proceeding		
☐ Corporation (includes LLC & LLP)	Railroad		(5.2)	☐ Chapter 1 ☐ Chapter 1	apter 15 Petition for Recognition			
☐ Partnership	Stockbroker Commodity E	Broker				Foreign Nonmain Proceeding		
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Clearing Ban☐ Other	k						
Chapter 15 Debtors		xempt Entity		_		ebts (Check one Box)		
Country of debtor's center of main interests:	☐ Debtor is a tax-exempt			1.11. 1.5. 11. 44.11.0.0				
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	organization under Title 26 of the United States Code (the Internal Revenue Code).			0.404(0)				
Filing Fee (Check one box)		<u> </u>	Chapter 11 Debtors					
■ Filing Fee attached								
☐ Filing Fee to be paid in installments (applicable in individuals only). signed application for the court's consideration certifying that the de unable to pay fee except in installments. Rule 1006(b). See Official	btor is		Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).					
Filing Fee wavier requested (applicable to chapter 7 individuals only attach signed application for the court's consideration. See Official I	,		all applicable plan is being fi	boxes: led with this petiti	on.	- — — — — —		
				the plan were soli cccordance with		n from one of more classes 6(b).		
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unse	cured credtions	•				This space is for court use only19.00		
Debtor estimates that, after any exempt property is excluded and are funds available for distribution to unsecured creditors.		ses paid, the	ere will be no					
Estimated Number of Creditors								
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001-	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets]		
\$0 to \$50,001to \$100,001 to \$500,001 \$1,000,00 \$50,000 \$100,000 \$500,000 to \$1 to \$10 million million	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities Stort S50,001 to \$100,001 to \$500,001 \$1,000,00 \$50,000 \$100,000 \$500,000 to \$1 to \$10	1 \$10,000,001	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			

Case 15-29511 Doc 1 Filed 08/28/15 Entered 08/28/15 14:32:11 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 51 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Jerry Renard Jenkins All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ David M. Lulkin Dated: 08/28/2015 David M. Lulkin **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

PFG Record # 638191 B1 (Official Form 1) (1/08) Page 2 of 3

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Jerry Renard Jenkins

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Jerry Renard Jenkins

Jerry Renard Jenkins

Dated: 08/22/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 08/28/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Jerry Renard Jenkins
Date	ed: 08/22/2015 /s/ Jerry Renard Jenkins
l cer	rtify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

I cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No. Chapter 7

Jerry Renard Jenkins / Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$127,000	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$7,800	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$147,279	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$17,945	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,752
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,430
TOTALS			\$134,800 TOTAL ASSETS	\$165,224 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / DebtorCase No.Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below					
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any				
This information is for statistical purposes only under 28 U.S.C § 159					

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,752.24
Average Expenses (from Schedule J, Line 18)	\$2,430.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$2,891.52

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$147,279.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$17,945.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$165,224.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
4936 W. Kamerling Ave Chicago, IL 60651 (Debtor's Residence)	Fee Simple	Н	\$127,000	\$147,279

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$127,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankrup	otcy D	ocket#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand		Cash on Hand		\$500
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	X			
O3. Security Deposits with public utilities, telephone companies, landlords and others. Household goods and furnishings, including audio, video, and computer equipment.	X			
		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel		Necessary wearing apparel.		\$200
07. Furs and jewelry.		Watch		\$50
08. Firearms and sports, photographic, and other hobby equipment.	X			

Record # 638191 B6B (Official Form 6B) (12/07) Page 1 of 3

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Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		401K w/ Employer - 100% Exempt.		\$5,000					
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

	SCHI	EDULE B - PERSONAL PROPERTY	
Type of Property	N O N E	Description and Location of Property J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X		
25. Autos, Truck, Trailers and other vehicles	X		
and accessories. 26. Boats, motors and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment, and supplie used in business.	X		
30. Inventory	X		
31. Animals		Cat	\$0
32. Crops-Growing or Harvested. Give particulars.	X		
33. Farming equipment and implements.	X		
34. Farm supplies, chemicals, and feed.	X		
35. Other personal property of any kind not already listed. Itemize.	X		
		Total	\$7,800.00

Record # 638191 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
4936 W. Kamerling Ave Chicago, IL 60651 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$127,000
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 500	\$500
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
12. Interest in IRA,ERISA, Keo			
401K w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	\$5,000
31. Animals			
Cat	735 ILCS 5/12-1001(b)	\$ 0	\$0

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 638191 B6C (Official Form 6C) (04/13) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy	/ Docket #
------------	------------

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
BK OF AMER Attn: Bankruptcy Dept. 1800 Tapo Canyon Rd Simi Valley CA 93063 Acct #: 118791807	x	Н	Dates: 2006-2012 Nature of Lien: Mortgage Market Value: \$127,000.00 Intention: Reaffirm 524 (c) *Description: 4936 W. Kamerling Ave Chicago, IL 60651 (Debtor's Residence)				\$147,279	\$20,279

Total

(Report also on Summary of Schedules)

\$147,279

\$20,279

Record # 638191 B6F (Official Form 6F) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-29511 Doc 1 Filed 08/28/15 Entered 08/28/15 14:32:11 Desc Main Document Page 15 of 51 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Unliquidated Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** 1 **Maria Harvey** Child Support \$0 \$0 Reason: 3655 W Wabansia Dates: Chicago IL 60647 Acct #: **Total Amount of Unsecured Priority Claims** \$0 \$0

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Dog	cket :	#:
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Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AT&T Bankruptcy Dept. PO Box 6416 Carol Stream IL 60197 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$400
2	CAP1/Mnrds Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045 Acct #: NULL		Н	Dates: 2011-2015 Reason: Credit Card or Credit Use				\$2,209
3	Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238 Acct #: NULL		Н	Dates: 2014-2015 Reason: Credit Card or Credit Use				\$853
4	Capital ONE BANK USA N Attn: Bankruptcy Dept. 15000 Capital One Dr Richmond VA 23238 Acct #: NULL		Н	Dates: 2005-2015 Reason: Credit Card or Credit Use				\$3,925

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITOR	73	пΟ	LDING	DNSECURED NON-PRIOR	XII	i C	LA	IIVIO
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. nim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	CBNA Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117		Н	Dates: Reason:	2011-2015 Credit Card or Credit Use				\$2,982
	Acct #: NULL								
6	Comcast C/O Convergent Outsourcing 800 Sw 39Th St Renton WA 98057		Н	Dates: Reason:	2013-2014 Collecting for Creditor				\$333
	Acct #: 4265094								
7	COMENITY BANK/Roompice Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218		н	Dates: Reason:	2014-2015 Credit Card or Credit Use				\$1,083
	Acct #: NULL								
8	DirecTV Bankruptcy Department PO Box 78626 Phoenix AZ 85062 Acct #:			Dates: Reason:	Utility Bills/Cellular Service				\$500
9	Merrick BANK Attn: Bankruptcy Dept. Po Box 9201 Old Bethpage NY 11804 Acct #: NULL		Н	Dates: Reason:	2011-2015 Credit Card or Credit Use				\$2,007
10	Syncb/Amazon Attn: Bankruptcy Dept. Po Box 965015 Orlando FL 32896		Н	Dates: Reason:	2012-2015 Credit Card or Credit Use				\$253
	Acct #: NULL								
11	Syncb/HH GREGG Attn: Bankruptcy Dept. Po Box 965036 Orlando FL 32896		Н	Dates: Reason:	2012-2015 Credit Card or Credit Use				\$1,296
	Acct #: NULL								

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 Syncb/PAYPAL SMART CON Attn: Bankruptcy Dept. Po Box 965005 Orlando FL 32896 Acct #: NULL		Н	Dates: 2012-2015 Reason: Credit Card or Credit Use				\$214
13 Syncb/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896 Acct #: NULL		Н	Dates: 2011-2015 Reason: Credit Card or Credit Use				\$1,109
14 Webbank/Gettington Attn: Bankruptcy Dept. 6250 Ridgewood Rd Saint Cloud MN 56303 Acct #: NULL		Н	Dates: 2014-2015 Reason: Credit Card or Credit Use				\$781

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 17,945

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.

Name and Address of CoDebtor

Name and Address of the Creditor

Maria Harvey 3655 W Wabansia Apt 2B Chicago, IL 60647 **BK OF AMER**

Attn: Bankruptcy Dept. 1800 Tapo Canyon Rd Simi Valley CA 93063

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Jerry	Renard	Jenkins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_
Case Number	r		
(If known)	· 		
Official F	orm B 6I		
,	<u> </u>		

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Binder Operator		
Occupation may Include student	Employers name	Chicago Daily Lav	v Bulletin	
or homemaker, if it applies.	Employers address	415 N State		
		Chicago, IL 60654		,
	How long employed there	17 years		
Part 2: Give Details About Monthl	y Income			
Estimate monthly income as of the	ne date you file this form. If you ha	ave nothing to report fo	r any line, write \$0 in the s	space. Include your
non-filing spouse unless you are separated.				
If you or your non-filing spouse ha	ve more than one employer, combi	ine the information for a	III employers for that perso	on on the
			For Debtor 1	For Debtor 2 or non-filing spouse
	y and commissions (before all paralculate what the monthly wage w	-	\$2,891.52	\$0.00
3. Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4. Calculate gross income. Add line	e 2 + line 3.		\$2,891.52	\$0.00

Official Form B 6I Record # 638191 Schedule I: Your Income Page 1 of 2

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Document Renard Jerry Case Number (if known) _ Debtor 1

	First Name Middle Name Last Name			
			For Debtor 1	For Debtor 2 or non-filing spouse
Cor	py line 4 here	4.	\$2,891.52	\$0.00
5 lietai	Il payroll deductions:	_		
	Tax, Medicare, and Social Security deductions	5a.	\$232.68	\$0.00
5b.	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00
5c.	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00
5e.	Insurance	5e.	\$445.16	\$0.00
5f.	Domestic support obligations	5f.	\$447.04	\$0.00
5g.	Union dues	5g.	\$0.00	\$0.00
5h.	Other deductions. Specify:Life Insurance(D1),	5h.	\$14.40	\$0.00
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,139.28	\$0.00
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,752.24	\$0.00
8. List all	other income regularly received:	_		
8a.	Net income from rental property and from operating a business,			
	profession, or farm			
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			
	monthly net income.	8a.	\$0.00	\$0.00
8b.	Interest and dividends	8b.	\$0.00	\$0.00
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00	\$ 0.00
	Include alimony, spousal support, child support, maintenance, divorce			
	settlement, and property settlement.			
8d.	Unemployment compensation	8d	\$0.00	\$0.00
8e.	Social Security	8e	\$0.00	\$0.00
8f.	Other government assistance that you regularly receive	8f	\$0.00	\$0.00
	Include cash assistance and the value (if known) of any non-cash			
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:			
8g.	Pension or retirement income	8g.	\$0.00	\$0.00
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00
e. Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00
10 0 -1	aulata manataha iran ang Add Iira 7 , Iira 0	40 🗀		
	culate monthly income. Add line 7 + line 9.	10.	\$1,752.24 +	\$0.00
11. Stat	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. te all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, yer friends or relatives. not include any amounts already included in lines 2-10 or amounts that are excify:	your dependen	o pay expenses listed in	

Check if this is: Check this check thi	Fill	in this in	formation to identify yo	our case:		3 0.	0_			
Trail trails An amended filing A supplement showing post-petition chapter 13 Income as of the following date. Milk DD / YYYY A supplement showing post-petition chapter 13 Income as of the following date. Milk DD / YYYY A supplement showing post-petition chapter 13 Income as of the following date. Milk DD / YYYY A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Town for the come and case number of the following date. Milk DD / YYYY Milk DD / YYYYY Milk DD / YYYYYY Milk Milk DD / YYYYYY Milk Mil	Deb	itor 1	Jerry	Renard	Jenkins		Check if this is:			
Case Number			First Name	Middle Name	Last Name		☐ An amende	ed filing		
United States Devoyage Court for the: NORTH-EIR DISTRICT OF ILLINOIS. Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If no species in seed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer every question. 21. Is this a joint case? No. Co to time 2 No. Co to time 2 No. Co to time 2 No. Do you have dependents? Do not list Debtor 1 and Debtor 2 must the a separate Schedule J. 2. Do you have dependents? Do not list Debtor 1 and Debtor 2 must the a separate Schedule J. 2. Do you have dependents? No. Do not state the dependents? No.	Deb	tor 2						•	-petition chapter 13	
Official Form B 6.1 Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is readed, attach another sheet to this form. On the top of any additional pages, write your name and case number of favours, haven'very equestion. In it is this a joint case? No. Co to tile 2. Ves. Does Debtor 2 live in a separate household? No. Co to lie 2. Do not list Debtor 1 and Debtor 2. We in a separate schedule J. 2. Do you have dependents? Do not list Debtor 1 and Debtor 2. We in a separate schedule J. Do not list Debtor 1 and Debtor 2. We in a separate schedule J. 2. Do you have dependents? Do not state the dependents? Do not state the dependents? No. Ves. Fill out this information for each dependent. Son 12 Ves. No. Co Very No. Ves. Ves. Fill out this information for each dependent. No. Ves. Fill out this information for each dependent. No. Ves. Ves. No. Co Very No. Ves. Ves. Ves. Ves. Ves. Ves. Ves. Ves	(Spot	use, if filing)	First Name	Middle Name	Last Name					
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4d. Homeowner's association or condominium dues 4d. \$0.00		4c. Ho	ome maintenance, repair	, and upkeep expense	es			4c.	\$25	5.00
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Jerry Renard

Debtor 1

Jenkins

Case Number (if known)

Middle Name Last Name First Name Your expenses \$0.00 5. 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$376.00 6a. Electricity, heat, natural gas \$97.00 6b. Water, sewer, garbage collection \$308.00 Telephone, cell phone, internet, satellite, and cable service 6d. \$ 0.00 6d. Other. Specify:_ \$350.00 7. 7. Food and housekeeping supplies \$0.00 8 8. Childcare and children's education costs \$85.00 9. Clothing, laundry, and dry cleaning 10 \$10.00 10. Personal care products and services \$60.00 11 11. Medical and dental expenses \$120.00 12. Transportation. Include gas, maintenance, bus or train fare. 12 Do not include car payments. \$65.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify:_ 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. 17b. Car payments for Vehicle 2 \$0.00 17c. Other. Specify:_ 17c. \$0.00 17d. Other. Specify:_ 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 18. from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco \$ 0.00 20a. 20a. Mortgages on other property 0.00 20b. 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 638191

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Renard Jerry Debtor 1 Case Number (if known) First Name Middle Name Last Name \$25.00 Pet Care (\$20.00), Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: _ \$2,430.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,752.24 23a. Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,430.00 23b.-23b. Copy your monthly expenses from line 22 above. -\$677.76 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Schedule J: Your Expenses

Official Form 6J Record # 638191

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/22/2015 /s/ Jerry Renard Jenkins

Jerry Renard Jenkins

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

	2015: \$23,132 YTD 2014: \$29,188 2013: \$27,000 est	employment	
X	Spouse		
	AMOUNT	SOURCE	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
~	
X	

OZ. INGOME OTTIER THAT TROM EMI	LOYMENT OR OPERATION OF BUSI	NESS:	
during the two years immediately preced	ing the commencement of this case. Gig under chapter 12 or chapter 13 must	t, trade, profession, operation of the debto ive particulars. If a joint petition is filed, st state income for each spouse whether or	ate income for each
AMOUNT	SOURCE	_	
Spouse			
AMOUNT	SOURCE	_	
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
services, and other debts to any creditor value of all property that constitutes or is that were made to a creditor on account an approved nonprofit budgeting and creditor.	made within 90 days immediately proc affected by such transfer is not less that of a domestic support obligation or as p ditor counseling agency. (Married deb	S: List all payments on loans, installment eeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) part of an alternative repayment schedule tors filing under chapter 12 or chapter 13 s the spouses are separated and a joint p	the aggregate any payments under a plan by must include
Name and Address	Dates of Payments	Amount Paid	Amount Still Owing
of Creditor		i aiu	Juli Owilly



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor of Payments Transfers Still Owing

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UNITED STATES BANKRUPTCY COURT

		Judge:				
STATEMENT OF FINANCIAL AFFAIRS						
4. SUITS AND ADMINISTRATIVE PR	OCEEDINGS, EXECUTIONS, GARNISHME	NTS AND ATTACHMENTS:				
ist all lawsuits & administrative procee	edings to which the debtor is or was a party v	vithin 1 (one) year immediately preced	ing the filing of			
	s filing under chapter 12 or chapter 13 must i		r both spouses			
hether or not a joint petition is filed, u	nless the spouses are separated and a joint	petition is not filed.)				
CAPTION OF	NATURE	COURT	STATUS			
SUIT AND	OF	OF AGENCY	OF			
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION			
4b. WAGES OR ACCOUNTS GARNI	SHED: Describe all property that has been a	ttached, garnished or seized under an	y legal or equitable			
· · · · · · · · · · · · · · · · · · ·	the commencement of this case. (Married de	- · · · · · · · · · · · · · · · · · · ·				
- · · · · ·	er or both spouses whether or not a joint pet	ition is filed, unless the spouses are se	eparated and a			
int petition is not filed.)						
Name and Address of Person	Date	Description				
for Whose Benefit Property	of	and Value				
was Seized	Seizure	of Property				
eturned to the seller, within one year in	ssed by a creditor, sold at a foreclosure sale, mmediately preceding the commencement o ncerning property of either or both spouses were seen that the second secon	f this case. (Married debtors filing unde	er chapter 12 or			
6. ASSIGNMENTS AND RECEIVERS	SHIPS:					
ase. (Married debtors filing under cha	y for the benefit of creditors made within 120 pter 12 or chapter 13 must include any assig separated and a joint petition is not filed.)	· · · · · ·				
Name and	Date	Terms of				
	of	Assignment or				
Address of	Assignment	Settlement				
Assignee						

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Date

of Order

Description and Value of

Property

Name & Location

of Court Case

Title & Number

Name and

Address

of Custodian

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UNITED STATES BANKRUPTCY COURT

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
07. GIFTS:			
usual gifts to family members aggreg than \$100 per recipient. (Married deb	s made within one year immediately preceding the lating less than \$200 in value per individual family otors filing under chapter 12 or chapter 13 must in unless the spouses are separated and a joint precedence.	y member and charitable contrib nclude gifts or contributions by e	outions aggregating less
Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
commencement of this case. (Married	asualty or gambling within one year immediately d debtors filing under chapter 12 or chapter 13 n	oust include losses by either or b	
commencement of this case. (Married		oust include losses by either or b	
commencement of this case. (Marrier or not a joint petition is filed, unless the description and Value of Property 09. PAYMENTS RELATED TO DEBT List all payments made or property tr	d debtors filing under chapter 12 or chapter 13 n he spouses are separated and a joint petition is Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars COUNSELING OR BANKRUPTCY: ansferred by or on behalf of the debtor to any perunder the bankruptcy law or preparation of a pet	nust include losses by either or boot filed.) Date of Loss rsons, including attorneys, for co	oth spouses whether
commencement of this case. (Marrier or not a joint petition is filed, unless the description and value of Property O9. PAYMENTS RELATED TO DEBT List all payments made or property treconcerning debt consolidation, relief	d debtors filing under chapter 12 or chapter 13 n he spouses are separated and a joint petition is Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars COUNSELING OR BANKRUPTCY: ansferred by or on behalf of the debtor to any perunder the bankruptcy law or preparation of a pet	nust include losses by either or boot filed.) Date of Loss rsons, including attorneys, for co	oth spouses whether
commencement of this case. (Marrier or not a joint petition is filed, unless the description and value of Property 09. PAYMENTS RELATED TO DEBTING List all payments made or property to the concerning debt consolidation, relief preceding the commencement of this Name and Address	d debtors filing under chapter 12 or chapter 13 n he spouses are separated and a joint petition is Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars COUNSELING OR BANKRUPTCY: ansferred by or on behalf of the debtor to any perunder the bankruptcy law or preparation of a pet	nust include losses by either or boot filed.) Date of Loss rsons, including attorneys, for contition in bankruptcy within one (1) Date of Payment, Name of Payer if	onsultation year immediately Amount of Money o Description and

Address Name of Payer if and of Payee Other Than Debtor Value of Property 2015 \$20.00 Hananwill Credit Counseling,

115 N. Cross St., Robinson, IL 62454

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #
	Barmapity Booker in

Judge:

STATEMENT OF FINANCIAL AFFAIRS



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of
 .
 Describe Property Transferred

 Transferee, Relationship
 .
 and

 to Debtor
 Date
 Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

 Name of Trust or other Device
 Date(s) Date(s)
 Amount and Date of Sale or Closing



11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Type of Account, Last Four Digits
 Amount and

 Address of
 of Account Number, and Amount of
 Date of Sale or

 Institution
 Final Balance
 Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or
Other Depository

Names & Addresses of Those With
Other Depository

Access to Box or depository

Description of
Contents

Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #:
corry reconard committee a popular	Barikrapicy Bocket #.

Judge:

STATEMENT	OF	FIN	ANCI	ΔΙ	ΔFFΔI	RS
SIAILIVILIVI	OI.	1 117		ᇧᆫ	ALLAL	\mathbf{n}

NONE	
V	
X	

14. LIST ALL PROPERTY HE	LD FOR ANOTHER P	ERSON
--------------------------	------------------	-------

List all property owned by another person that the debtor holds or controls.

Name and Address	Description and	Location
of Owner	Value of Property	of Property



15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name	
------	--



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

lr

Name

	STATEMENT OF FINAN	CIAL AFFAIRS	
•	site for which the debtor provided notice to which the notice was sent and the date	•	Hazardous
-			
Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law
	eedings, including settlements or orders,	under any Environmental Law with re	spect to which the
debtor is or was a party. Indicate the nam number.	e and address of the governmental unit the	at is or was a party to the proceeding	g, and the docket
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
ending dates of all businesses in which the partnership, sole proprietor, or was self-e	mes, addresses, taxpayer identification nure debtor was an officer, director, partner, mployed in a trade, profession, or other and to of this case, or in which the debtor own	or managing executive of a corporati ctivity either full- or part-time within si.	ion, partner in a x (6) years
	the commencement of this case		
	, and commencement of the case.		
within six (6) years immediately preceding if the debtor is a partnership, list the name ending dates of all businesses in which the	es, addresses, taxpayer identification num le debtor was a partner or owned 5 percei		
within six (6) years immediately preceding if the debtor is a partnership, list the namending dates of all businesses in which the (6) years immediately preceding the coming the debtor is a corporation, list the namending dates of all businesses in which the	es, addresses, taxpayer identification num le debtor was a partner or owned 5 percel mencement of this case. les, addresses, taxpayer identification num le debtor was a partner or owned 5 percel	nt or more of the voting or equity secu	urities, within six
within six (6) years immediately preceding If the debtor is a partnership, list the namending dates of all businesses in which the (6) years immediately preceding the commending dates of all businesses in which the If the debtor is a corporation, list the namending dates of all businesses in which the (6) years immediately preceding the commendiately preceding	es, addresses, taxpayer identification num le debtor was a partner or owned 5 percel mencement of this case. les, addresses, taxpayer identification num le debtor was a partner or owned 5 percel	nt or more of the voting or equity secu	urities, within six
within six (6) years immediately preceding If the debtor is a partnership, list the name ending dates of all businesses in which the (6) years immediately preceding the come If the debtor is a corporation, list the name ending dates of all businesses in which the (6) years immediately preceding the come Name & Last Four Digits of Soc. Sec. No./Complete EIN or	es, addresses, taxpayer identification number debtor was a partner or owned 5 percent mencement of this case. es, addresses, taxpayer identification number debtor was a partner or owned 5 percent mencement of this case.	nt or more of the voting or equity secunders, nature of the businesses, and left or more of the voting or equity secunders. Nature of	peginning and urities within six Beginning and arities within six
within six (6) years immediately preceding If the debtor is a partnership, list the namending dates of all businesses in which the (6) years immediately preceding the commending dates of all businesses in which the If the debtor is a corporation, list the namending dates of all businesses in which the (6) years immediately preceding the commendiately preceding	es, addresses, taxpayer identification num le debtor was a partner or owned 5 percel mencement of this case. les, addresses, taxpayer identification num le debtor was a partner or owned 5 percel	nt or more of the voting or equity secunders, nature of the businesses, and lend or more of the voting or equity secunders. Nature	peginning and urities within six Beginning

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Address

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #:
	Judge:
STATEMEN	T OF FINANCIAL AFFAIRS
The following questions are to be completed by every debtor	that is a corporation or partnership and by any individual debtor who is or has

NONE
Y
Λ

been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants v the keeping of books of account and re	, , ,	eding the filing of this bankruptcy case kept or supervised	
Name and Address	Dates Services Rendered	-	
19b. List all firms or individuals who wi of account and records, or prepared a	, , ,	the filing of this bankruptcy case have audited the books	
		Dates Services	
Name	Address	Rendered	
	the time of the commencement of this cas count and records are not available, explai	e were in possession of the books of account and records n.	
Name	Address	-	
	ors and other parties, including mercantile rs immediately preceding the commencen	and trade agencies, to whom a financial statement was nent of this case.	



Name and	Date
Address	Issued



20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAL	NCIAL AFFAIRS
b. List the name and address of	the person having possession of the records of ϵ	ach of the inventories reported in a., above.
		·
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
21. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDERS:	
a. If the debtor is a partnership,	list nature and percentage of interest of each me	mber of the partnership.
Name	Nature	Percentage of
and Address	of Interest	Interest
22. FORMER PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDERS:	
	FICERS, DIRECTORS AND SHAREHOLDERS: the nature and percentage of partnership interes	t of each member of the partnership.
		t of each member of the partnership. Date of
If the debtor is a partnership, list Name	the nature and percentage of partnership interes . Address n, list all officers, or directors whose relationship	Date of
If the debtor is a partnership, list . Name 22b. If the debtor is a corporatio immediately preceding the common statement of	the nature and percentage of partnership interes . Address n, list all officers, or directors whose relationship	Date of Withdrawal
If the debtor is a partnership, list . Name 22b. If the debtor is a corporatio immediately preceding the comments of the comm	the nature and percentage of partnership interes Address n, list all officers, or directors whose relationship nencement of this case.	Date of Withdrawal with the corporation terminated within one (1) year
If the debtor is a partnership, list . Name 22b. If the debtor is a corporatio immediately preceding the common terms of the	the nature and percentage of partnership interes Address n, list all officers, or directors whose relationship nencement of this case.	Date of Withdrawal with the corporation terminated within one (1) year Date of Termination
If the debtor is a partnership, list . Name 22b. If the debtor is a corporatio immediately preceding the common Name and Address 23. WITHDRAWALS FROM A P	ARTNERSHIP OR DISTRIBUTION BY A COPOR	Date of Withdrawal with the corporation terminated within one (1) year Date of Termination ATION: dited or given to an insider, including compensation in any
If the debtor is a partnership, list Name 22b. If the debtor is a corporatio immediately preceding the common Name and Address 23. WITHDRAWALS FROM A Partnership or of form, bonuses, loans, stock redefined to the control of the debtor is a partnership or of form, bonuses, loans, stock redefined to the control of the debtor is a partnership or of form, bonuses, loans, stock redefined to the control of the debtor is a partnership or of form, bonuses, loans, stock redefined to the control of the debtor is a partnership or of the control of t	ARTNERSHIP OR DISTRIBUTION BY A COPOR- corporation, list all withdrawals or distributions cree	Date of Withdrawal with the corporation terminated within one (1) year Date of Termination ATION: dited or given to an insider, including compensation in any

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Property

Withdrawal

Debtor

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Pension Fund

Renard Jenkins / Debtor		Bankruptcy Docket #:	
		Judge:	
STATEMENT OF FINANCIAL AFFAIRS			
24. TAX CONSOLIDATION GROUP:			
•	name and federal taxpayer identification number of the has been a member at any time within six (6) years im		
Name of	Taxpayer		
Name of			
Parent Corporation	Identification Number (EIN)		
Parent Corporation	Identification Number (EIN)		
Parent Corporation 25. PENSION FUNDS:	<u>, , , , , , , , , , , , , , , , , , , </u>		
Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the debtor is not an individual, list the debtor is not an individual.	Identification Number (EIN) the name and federal taxpayer identification number of contributing at any time within six (6) years immediately		

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/22/2015	/s/ Jerry Renard Jenkins
	Jerry Renard Jenkins

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

 Jerry Renard Jenkins / Debtor
 Bankruptcy Docket #:

 Judge:

DEBTOR'S STATEMENT OF INTENTION

	erty of the estate. (Part A must be fully con perty of the estate. Attach additional pages	•
Property No. 1		
Creditor's Name: BK OF AMER Attn: Bankruptcy Dept. 1800 Tapo Canyon Rd Simi Valley CA 93063	Describe Property Securing Debt: 4936 W. Kamerling Ave Chicago, IL 60651 (Debtor's Residence)	
Property will be (check one):		
□Surrendered	tetained	
If retaining the property, I intend to (check at least or □Redeem the property ■Reaffirm the debt □Other. Explain Property is (check one): ■Claimed as exempt	(for example, avoid lien usir □Not claimed as exempt	ng 110 U.S.C. § 522(f)).
completed for each unexpired lease. At	unexpired leases. (All three columns of Par tach additional pages if necessary.)	t B must be
Property No. Lessor's Name:	Describe Property Securing Debt:	Lease will be
None	200020 . Topolity Coodining Dobi.	assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 08/22/2015 /s/ Jerry Renard Jenkins

Jerry Renard Jenkins

X Date & Sign

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Document Page 38 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat compensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above name before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by the For legal services, Debtor(s) agrees to pay a	Debtor(s), to the undersigned, is as follows: and I have agreed to accept	\$1,795.00
Prior to the filing of this Statement, Debtor(s)) has paid and I have received	\$865.00
The Filing Fee has been paid.	Balance Due	\$930.00
2. The source of the compensation paid to me	e was:	
Debtor(s) Other: (specify)		
The source of compensation to be paid to n	ne on the unpaid balance, if any, remaining is:	
Debtor(s) Other: (specify	y)	
The undersigned has received no tranvalue stated: None.	nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: None.	
5. The Service rendered or to be rendered in	clude the following:	
•	ering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. b) Preparation and filing of the petition, schedule.	ules, statement of affairs and other documents required by the court.	
c) Representation of the client at the first schoold) Advice as required.	eduled meeting of creditors.	
	e-disclosed fee does not include the following service: ing or court dates, amendments to schedules, adversary complaints o	r conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy	-
	Respectfully Submitted,	
Date: 08/28/2015	/s/ David M. Lulkin	
	David M. Lulkin	
	GERACI LAW L.L.C. 55 F. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 638191 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law L.L.C.
Cas national Posticular the set of the company o

Date: 3/14/2015

Document Page 39 of 51 Consultation Attorney:

Record #: 638-191



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or costs.

This amount does not included amount of work required to complete my Attorney fees for the Chapter 7 bankruptcy are \$ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

Dated kins/Debtor (Joint Debtor) Attorney for the Deptor(s), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/22/2015 /s/ Jerry Renard Jenkins

Jerry Renard Jenkins

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Jerry Renard Jenkins / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 08/22/2015	/s/ Jerry Renard Jenkins
	Jerry Renard Jenkins
Dated: 08/28/2015	/s/ David M. Lulkin
	Attorney: David M. Lulkin

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Jerry Renard Jenkins

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

erry Repard Jenkins

Dated: 8 /2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: 8 / 2015

 In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by

	ed: <u>R / 22 /</u> 2015 Letry Renard Jenkins Tify under penalty of perjury that the information provided above is true and correct. X Date & S	Sign
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
Ш	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally upaffepted by bankpapter.

Dated: 8 / 22 /2015

Jerry Remard Jenkins

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.
Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 638191

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Cellard JellKills / Debtor		Bankruptcy Docke	t #:
		Judge:	
And the second s	STATEMENT OF FINA	NCIAL AFFAIRS	
2b. If the debtor is a corporation, list all	officers, or directors whose relationship	with the corporation terminated within one (1) yea	r
nmediately preceding the commenceme	nt or this case.		
Name	_:.	Date of	
and Address	Title	Termination	
3. WITHDRAWALS FROM A PARTNER:	SHIP OR DISTRIBUTION BY A COPO	RATION:	
f the debtor is a partnership or corporatio orm, bonuses, loans, stock redemptions, commencement of this case.	n, list all withdrawals or distributions co options exercised and any other perqu	edited or given to an insider, including compensation isite during one year immediately preceding the	on in any
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
4. TAX CONSOLIDATION GROUP:			
the debtor is a corporation, list the name ax purposes of which the debtor has been	e and federal taxpayer identification nu n a member at any time within six (6) y	mber of the parent corporation of any consolidated ears immediately preceding the commencement of	group for the case.
Name of	Taxpayer		
Parent Corporation	Identification Number (EIN)	»	
5. PENSION FUNDS:			
the debtor is not an individual list the na	me and federal taynayer identification	number of any pension fund to which the debtor, a	
mployer, has been responsible for contril	outing at any time within six (6) years i	number of any pension fund to which the debtor, as nmediately preceding the commencement of the ca	s an ase.
Name of	TaxPayer		•
Pension Fund	Identification Number (FIN)		

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: <u>8 / 22 /</u>2015

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 638191

B7 (Official Form 7) (12/12)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Creditor's Name:	Describe Property Securing Debt:	Describe Property Securing Debt:				
BK OF AMER	4936 W. Kamerling Ave Chicago, IL 60651					
Attn: Bankruptcy Dept.	(Debtor's Residence)					
1800 Tapo Canyon Rd Simi Valley CA 93063						
Property will be (check one):						
	 ,					
□Surrendered	■Retained					
If retaining the property, I intend to (c	heck at least one):					
☐Redeem the property						
■Reaffirm the debt						
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).				
Property is <i>(check one)</i> : ■Claimed as exempt	□Not claimed as exempt	of Part B must be				
Property is (check one): Claimed as exempt PART B - Personal property successive to the completed for each unexpired property No.	□Not claimed as exempt Ibject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	, , , , , , , , , , , , , , , , , , ,				
Property is (check one): Claimed as exempt PART B - Personal property succepted for each unexpired Property No. Lessor's Name:	□Not claimed as exempt ubject to unexpired leases. (All three columns o	_ease will be				
Property is (check one): Claimed as exempt PART B - Personal property successible to the completed for each unexpired	□Not claimed as exempt Ibject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	Lease will be assumed pursuant to				
Property is (check one): Claimed as exempt PART B - Personal property succepted for each unexpired Property No. Lessor's Name:	□Not claimed as exempt Ibject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	_ease will be				

Dated: 2015 Levy Renard Jenkins

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt-end/or personal property subject to an unexpired lease.

X Date & Sign

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DISCLAIMER UDentors have 48 ad and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit,
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setons if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the
bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the cas
is filed in Court and We have to read, check, & Mayre sure our petition is a curatifying

S filed in Court AND WE HAVE TO READ, CHECK, & MANE SURE OUR PETITION IS ACCURATED IN

Dated: // 2015

Jenny Renard Jenkins

X Date & Sign

Record # 638191

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Jerry Renard Jenkins / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>8</u> /20 /2015

Jerry Remard Jenkins

X Date & Sign

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Debto	or 1	Jerry	Renard	Jen	kins		Cace	Number (if know	am i				
Į.		First Name	Middle Name	Last N	lame		Ouso	radinaci (ii kiio)	<i>'''')</i>				
							539423373	ımn A tor 1		Columi Debtor non-fili		ė	
8. U	nemp	loyment compe	ensation					\$0.00			\$0.00	ļ	
D: ur	o not nder t	enter the amour he Social Securi	nt if you contend that the amount ity Act. Instead, list it here:	received was	a benefit			<u>, , , , , , , , , , , , , , , , , , , </u>			40.00	•	
F	or yo	u											
F	ог уо	ur spouse											
9. P	ensio	on or retirement tunder the Socia	income. Do not include any amo al Security Act.	ount received	that was a			\$0.00			\$0.00		
D a:	o not s a vi	include any ben ctim of a war crir	sources not listed above. Speci lefits received under the Social Si me, a crime against humanity, or list other sources on a separate	ecurity Act or international	payments received								
	Da		, not other address on a separate	page and pu	the total on line h	JC.		\$0.00		\$	0.00		
	oa ob.						\$	0.00		<u>-</u>	\$0.00		
			n separate pages, if any.				<u> </u>	\$0.00			\$0.00		
11. C	alcula	ate your total cu	rrent monthly income. Add lines	s 2 through 1	0 for each							г	
C	olumr	i. Then add the t	total for Column A to the total for (Column B.				\$2,891.52	+		\$0.00	= L	\$2,891.52
Pari	t 2:	Determine W	Thether the Means Test Applies to	You									
12. C	alcul	ate your current	monthly income for the year. F	ollow these s	teps:							2·····	
12			surrent monthly income from line	11			. Copy	/ line 11 here			12a.	<u> </u>	\$2,891.52
			e number of months in a year).								,	,	x 12
12			r annual income for this part of the								12b.	Lamman	\$34,698.24
13. C a	alcula	ate the median f	family income that applies to you	u. Follow the	se steps:								
Fi	ll in th	ne state in which	you live.		IL								
Fi	ll in th	ne number of peo	ople in your household.		2								
To	find .	a list of applicab	r income for your state and size o le median income amounts , go o n. This list may also be available a	nline usina th	e link specified in t	the separate					13.		\$62,440.00
14. Ho	ow do	the lines comp	pare?										
14	a. 🛚	Line 12b is less Go to Part 3.	than or equal to line 13. On the t	top of page 1	, check box 1, The	re is no presui	mption	of abuse.					
141	b. [Line 12b is mor Go to Part 3 and	e than line 13. On the top of page d fill out Form 22A-2.	e 1, check bo	x 2, The presumpt	ion of abuse is	deten	mined by Form	22A	-2 .			
Part	3:	Sign Below											
	В	y signing here,	declare under penalty of perjury	that the infor	mation on this state	ement and in a	ny atta	chments is tru	e an	d correct	_		
		- Je	My Lending Jerny Renderd Jenkins	∠\									
		Date:: <u>8</u>	1 <u>2</u> 2015										
	If	you checked line	e 14a, do NOT fill out or file Form	n 22A-2.									
			e 14b, fill out Form 22A-2 and file		orm.								

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Form B 201A, Notice to Consumer Debtor(s)

In re Jerry Renard Jenkins / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 8 12015

erry Renard Jenkins

X Date & Sign

Dated: 4 / 12015

Attorney: David M. Lulkin